



FULL OUTSOURCE SERVICING

One-stop shopping for loan servicing and collection

We are Systems & Services Technologies, Inc. (SST), a leading independent servicer of consumer loans, actively servicing several billions of dollars in receivables.

Here is what we can do for your credit union members.

The SST advantage for credit unions

From new loan funding (contract boarding) and payment processing to collections and asset disposition, we offer your institution comprehensive, end-to-end loan servicing.

We offer solutions across the credit spectrum, from prime to less-than-prime situations, allowing you to meet the needs of all of your members.

We work with you to build and reinforce your all-important brand and member relationships through our services. We offer a private-label solution that adopts your institution's identity. In addition, we also realize that there may be times when you want to use SST's branding, such as with repossession or deficiency collection.

We can customize a solution that incorporates either scenario, delivering the highest level of quality and service tailored to the specific needs of your credit union and your members. Our services include:

- New loan funding and check-in
- Payment processing
- Statement generation and mailing
- Customer service
- Collections
- Dealer administration
- Repossession

- Vehicle remarketing
- Title administration and loan file custody
- Insurance claim and rebate filing
- Deficiency collections

We can offer you additional advantages, including:

- **Maximized returns** - Our experienced collections and customer service personnel will maximize the return on your auto portfolio. We have experience across the credit spectrum: prime, near prime and subprime. We offer efficient statement billing, mail return and an auto-dialer environment.
- **Superior member service** - We have invested heavily in our call center and technology. This means you will receive all of the benefits of our investment and experience, including updated dialer technology and a group of employees dedicated to collection and dialer strategies that are tailored to your credit union and your members. We can also implement direct mail and marketing campaigns on your behalf to improve member utilization of products and services.
- **Flexibility to fit your situation** - We allow your credit union to quickly enter a new market, significantly grow a loan portfolio or exit a particular product with little or no disruption.
- **Cost control** - We can help you turn fixed expenses into variable expenses. You pay per loan, per month, so your costs match your volumes. You avoid large capital outlays for systems, infrastructure and personnel.
- **Convenience** - We give you the information you need in the form you want. SST provides daily, weekly and monthly reports, along

with electronic data, because we understand your need to monitor the performance of your portfolio and stay close to your members.

Exceptional service, in person and online

We are dedicated to helping you achieve the financial and membership goals of your lending programs. Our secure Web site allows you to offer online payment options and account capabilities to your membership. At SST, our success comes in freeing you up to focus on what matters most: **your relationships with your members.**

SST's Full Outsource Servicing can provide the optimal way to meet the goals of your lending programs.

Contact us

To speak with a credit union new business advisor, please call us at **800-392-8308**, or visit our Web site at **www.sst-mo.com**.

